



DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on October 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

KEITH A. HAUGHWOUT  
JULIA E. HAUGHWOUT AKA JULIA  
E. CAMBURN

Debtor(s).

Case No.: 19-10196-aba

Hearing Date: October 22, 2019

Judge: Andrew B. Altenburg, Jr.

Chapter: 13

**ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following page, numbered two (2) and (3) three is hereby  
**ORDERED.**

**DATED: October 22, 2019**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: KEITH A. HAUGHWOUT AND JULIA E. HAUGHWOUT AKA JULIA E. CAMBURN

Case No.: 19-10196-aba

Caption of Order: **ORDER VACATING AUTOMATIC STAY**

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Upon the motion of Creditor, MidFirst Bank, on behalf of itself and its successors and/or assigns (hereinafter collectively “Secured Creditor” and/or Movant), under Bankruptcy Code §362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown,

ORDERED as follows:

1. The automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

Land and premises commonly known as 108 Brooke Avenue, Magnolia, NJ 08049.

It is further ORDERED that the movant, its successors or assignees, may proceed with its right and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement to possession of the property.

The movant may join the debtor and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.